



Docket No.: 59001-261

PATENT

#19/Ref. for
Recon.
ME
S2321

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

LENT, et al.

Serial No.: 09/185,878

Filed: November 3, 1998

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Group Art Unit: 2761

Examiner: J. Hayes

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Technology Center 2100

For: **METHOD AND APPARATUS FOR A VERIFIABLE ON LINE REJECTION OF AN
APPLICANT FOR CREDIT**

REQUEST FOR RECONSIDERATION

Box AF
Assistant Commissioner for Patents
Washington, DC 20231

Sir:

In response to the Official Action dated September 12, 2000, please consider the
following arguments to the rejections of claims 1 through 11.

REMARKS

Applicants respectfully submit that, for reasons articulated infra, the rejection of claims 1 through 11 under 35 U.S.C. §103, as imposed in the September 12, 2000 Office Action, is legally erroneous. Applicants also respectfully submit that, for reasons articulated infra, the rejection of claim 10 under 35 U.S.C. §101, as imposed in the September 12, 2000 Office Action, is legally erroneous. Accordingly, reconsideration and withdrawal of the imposed rejections under 35 U.S.C. §103 and under 35 U.S.C. §101 are respectfully solicited.